

Information to identify the case:			
Debtor 1:	Barbara A. Zacco-Varvaro		Social Security number or ITIN: xxx-xx-7098
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 5/29/20
Case number:	20-16985-JNP		Date case converted to chapter: 7 6/15/21

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Barbara A. Zacco-Varvaro	
2. All other names used in the last 8 years		
3. Address	401 Winslow Avenue North Cape May, NJ 08204	
4. Debtor's attorney Name and address	Brian S. Thomas Brian S. Thomas, Esq 327 Central Ave Suite 103 Linwood, NJ 08221	Contact phone (609) 601-6066 Email: brian@brianthomaslaw.com
5. Bankruptcy trustee Name and address	Douglas S. Stanger Flaster/Greenberg 646 Ocean Heights Avenue Linwood, NJ 08221	Contact phone (609) 645-1881

For more information, see page 2 >

Debtor **Barbara A. Zacco-Varvaro**

Case number **20-16985-JNP**

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 6/15/21
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	July 22, 2021 at 09:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 9/20/21
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Barbara A. Zacco-Varvaro
Debtor

Case No. 20-16985-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jun 15, 2021

Form ID: 309A

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2021:

Recip ID	Recipient Name and Address
db	+ Barbara A. Zacco-Varvaro, 401 Winslow Avenue, North Cape May, NJ 08204-3049
518848173	+ ADS/Comenity/Boscovs, PO Box 182120, Columbus, OH 43218-2120
518918457	+ BCMB1 Trust, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
518889912	+ Enerbank USA, 1245 East Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
518848180	+ Gatestone, 1000 North West Street, Wilmington, DE 19801-1050
518848181	+ Hayt Hayt and Landau, PO Box 500, Eatontown, NJ 07724-0500
518895587	+ Intercoastal Financial, LLC, 7954 Transit Rd. #144X, Williamsville, NY 14221-4117
518885057	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
518848185	+ Rocket Loans, 1274 Library Street, Detroit, MI 48226-2256
519111052	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Department of Taxation, PO Box 267, Trenton, NJ 08695
518848192	+ Zenresolve, PO Box 4115, Concord, CA 94524-4115

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brian@brianthomaslaw.com	Jun 15 2021 20:42:00	Brian S. Thomas, Brian S. Thomas, Esq, 327 Central Ave, Suite 103, Linwood, NJ 08221
tr	+ EDI: FDSSTANGER.COM	Jun 16 2021 00:33:00	Douglas S. Stanger, Flaster/Greenberg, 646 Ocean Heights Avenue, Linwood, NJ 08221-1011
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 15 2021 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 15 2021 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518848174	+ EDI: AMEREXPR.COM	Jun 16 2021 00:33:00	American Express, PO Box 360001, Ft Lauderdale, FL 33336-0001
518866971	EDI: BECKLEE.COM	Jun 16 2021 00:33:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518848175	+ EDI: TSYS2.COM	Jun 16 2021 00:33:00	Barclay Bank, PO Box 13337, Philadelphia, PA 19101-3337
518848176	+ EDI: CAPITALONE.COM	Jun 16 2021 00:33:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518848177	+ EDI: WFNNB.COM	Jun 16 2021 00:33:00	Comenity - Pier 1, PO Box 659450, San Antonio, TX 78265-9450
518848178	+ EDI: WFNNB.COM	Jun 16 2021 00:33:00	Comenity Capital Bank/JJill, PO Box 182120, Columbus, OH 43218-2120
518848179	+ Email/Text: bbagley@enerbankusa.com	Jun 15 2021 20:43:00	Enerbank USA, 1945 West Parnall Road, Jackson, MI 49201-8658

District/off: 0312-1

User: admin

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518848182	+ EDI: IRS.COM	Jun 16 2021 00:33:00	Internal Revenue Service, PO Box 37004, Hartford, CT 06176-7004
518848183	+ EDI: RMSC.COM	Jun 16 2021 00:33:00	Paypal, PO Box 960006, Orlando, FL 32896-0006
518848184	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 15 2021 20:44:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
518848187	Email/Text: bknotices@sns.com	Jun 15 2021 20:44:00	SN Servicing Corporation, for BCMB1 Trust, 323 5th Street, Eureka, CA 95501
518848186	+ EDI: DRIV.COM	Jun 16 2021 00:33:00	Santander Consumer, PO Box 660633, Dallas, TX 75266-0633
518862213	+ EDI: DRIV.COM	Jun 16 2021 00:33:00	Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
518848188	+ EDI: RMSC.COM	Jun 16 2021 00:33:00	Synco/Amazon, PO Box 965015, Orlando, FL 32896-5015
518912692	+ EDI: RMSC.COM	Jun 16 2021 00:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518851654	+ EDI: RMSC.COM	Jun 16 2021 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518848189	+ EDI: RMSC.COM	Jun 16 2021 00:33:00	Synchrony Bank/Care Credit, PO Box 965036, Orlando, FL 32896-5036
518848190	+ EDI: RMSC.COM	Jun 16 2021 00:33:00	Synchrony Bank/TJX, PO Box 965015, Orlando, FL 32896-5015
518848191	+ EDI: RMSC.COM	Jun 16 2021 00:33:00	Synchrony Bank/Walmart, 4125 Windward Plaza, Alpharetta, GA 30005-8738

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2021

Signature: /s/Joseph Speetjens